



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

5 In re application of: Tara Chand Singhal )  
Serial No: 10/046,834 ) Art Unit  
Filed: 01/15/2002 ) 3696  
10 For: A PRIVATE AND SECURE )  
PAYMENT SYSTEM )  
Examiner: OYEBISI, OJO O. )  
15 Attorney Docket: 11195.37 )

**AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION UNDER 37 CFR §1.116**

Commissioner for Patents  
P O Box 1450, Alexandria, VA 22313-1450

Sir:

This amendment and response is filed under 37 CFR 1.116 to the Final Office Action dated January 21, 2010. An Interview Summary for an in-person Interview with the examiner that gave rise to this amendment after final is being filed separately. This amendment and response is timely filed within the statutory period on or before April 14, 2010. Please amend the above-captioned patent application as set forth below.

The Application, as amended, is believed to be in condition for allowance. Accordingly, reexamination, reconsideration and allowance of all pending claims are respectfully requested.

**CERTIFICATE OF MAILING UNDER 37 CFR §1.8**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to: Commissioner for Patents, P O Box 1450, Alexandria, VA 22313-1450, on Feb. 27 / 2010 by T. Singh TARA CHAND SINGHAL, Applicant